**Implementation Meeting Script**

**Client Onboarding STEP 11**

*Purpose: To discuss and mutually agree to move forward with your recommendations (Account Openings and Signings).*

*Again, it is important to remember that you are not required to recite this script word for word. Use this script to guide your Implementation Meeting. Your goal is to personalize this script so that it feels natural for you.*

*The abridged introduction should be used at the Implementation Meeting and anytime you meet with current clients, especially if you haven’t met with them for a while. You can also use this abridged version when you are introducing yourself at a workshop or event.*

**Instructions:**

This document has 2 types of text.

* Your script (what you would say to the client) is in regular text type.
* Your instructions for actions are in ***bold italics****.*

GREETING

***Welcome client and establish a rapport with them.***

* Hello Mr. and Mrs.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, it's good to see you again.
* How have you been?

***Make small talk (weather, sports, families, anything to establish common ground) – no more than a couple of minutes.***

1. MEETING OVERVIEW
* Here is the agenda for today’s meeting [**give them a copy of the agenda**].
* I’m going to remind you about the introduction process and our approach to Financial Planning at [Credit Union/Organization]
* After that we will review your Personal Financial Organizer and go through the steps to implement our work together.
* This will include a full review your Goals and Objectives
* We will also review the Assumptions we have used in our planning process.
1. A BRIEF REVIEW OF OUR APPROACH TO FINANCIAL PLANNING
* Just to remind you about our approach to Financial Planning:
	+ Remember that I see Financial Planning as an ongoing process, and that I engage in complete Financial Planning with my clients
	+ What this means is that, I will help you to attain financial independence and to achieve your goals.

**About Critical Financial events**

* To do this, I help you to prepare for or react to Critical Financial Events -- basically anything and everything that pertains to and affects your finances either now or in the future.
	+ It could be retiring, planning for a child’s education, getting a raise or even losing a job.
* Our purpose is to cushion the effects of the Critical Financial Events in your life so you stay on track and reach your financial goals and objectives.
* We do this by first understanding exactly what your Goals and Objectives are. We started this process at our first meeting.
* We then completed a thorough examination of your current financial situation which helped me gather the information necessary to create your Personal Financial Organizer – which we will review together today.
* Based on the information you provided me during our previous meetings, I will be proposing a series of financial strategies that will be summarized in your Personal Financial Organizer, a document which will help us monitor our progress.
* We will meet regularly to review your Personal Financial Organizer and implement strategies to ensure that it is helping you achieve your goals.
* I will also make sure that you are kept up-to-date on any changes that may occur and I require you to do the same.

**The Introduction Process**

***Choose the approach that best fits the client in front of you:***

* We want to remind you about our Introduction Process because it’s important to us you know where are here to help those who are important to you. ***Next review the Introduction Process you created for the 2nd Meeting with them again. OR***
* Last time we met, I spent a few moments to review our Introduction Process. Now that you’ve had some time to think about it, I wanted to follow up to see if you had any questions? ***OR***
* *Thank them for any introductions you may have received from them at this point and ask if they have any questions.*

*IMPORTANT: Everything up to and including this part of the Agenda should be scripted and rehearsed so that it can be delivered in about 5 minutes or less. That leaves the balance of the meeting to conduct a thorough walk through of their PFO and get implementation underway.*

1. YOUR PERSONAL FINANCIAL ORGANIZER

**Review Your Goals & Objectives**

* In our last meeting, we talked extensively about what is important to you.
* You indicated that ***summarize the goals they identified.***
* Do you want to add anything to our initial discussion? Are there any goals you would like to place a higher priority on? ***If there are changes explore these by questioning them as you did before.***

**Strategy Review**

* ***Provide your client an overview of the plan and explain the purpose of the action plan portion of the Personal Financial Organizer.***
	+ *Use one example (i.e. Estate Planning strategy) as an example of an item you will be addressing in the future.*
* ***Proceed to strategy of focus for the meeting. Most likely investment recommendations.***
* ***Include a review of all assumptions.***

**New Items for Discussion**

* ***If additional items come up in your conversation, prioritize them with the client and assign some timeframes so you can begin assisting them in these other areas.***
1. **STEPS TO IMPLEMENTATION**

If they are Ready to Go!

* ***Review and complete paperwork to begin Implementation.***

If they are Not Ready to Go

* ***If the client wants to think about recommendations or has something they would like changed, book a follow up 4th Appointment.***
* ***The Personal Financial Organizer does not leave the office until Implementation is underway. If your client requests it explain that it is your intellectual capital and will be provided when Implementation is underway.***
* ***Any questions, issues with your plan can be dealt with when your client comes back for the 4th Appointment.***
1. MEETING WRAP-UP
* Thank you and we will be in touch shortly.
* Should you need anything before we next contact you do not hesitate to call
* ***If a follow up appointment is required book it and agree on what it is that needs to be satisfied for your client to move forward.***